

Eurobank a.d. Beograd

Internet Banking

User manual

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Our services

Eurobank OnlineBanking service packet is designed for new way of doing business, ON-LINE and is at Your fingertips 24 hours per day, each day of the year.

Technical prerequisites for using Online Banking are:

- PC with following operational systems: Windows 2000, XP, Vista or Windows 7
- Internet Explorer 6¹ or higher
- Java™ 7 program packet
- Internet access

Eurobank eBanking allows You to:

- View account transfers and check account balances;
- Funds transfers and payment off bills;
- FX buy/sell
- Overview of loans;
- Overview of credit cards;
- Overview of monthly credit card statements;

Note: For generation of external payment orders, digital certificate must be issued to You

Beside eBanking service, account balance is also available to You via fixed phone (IVR service) or via Your smartphone (Mobile banking service) at any time.

For all information regarding Eurobank eBanking services please contact us in any of over 100 of our branches in Serbia or through our official web-site: <http://www.eurobank.rs>

¹ For secure and fast user experience, we advise You to use Internet Explorer 8, 9 ili 10.



Security awareness

For Your own security, we advise You to:

- Update Your operating system with latest patch regularly;
- Install Antivirus programs;
- Install Firewall protection;
- Change Yoursmart card PIN code;
- Frequently change Your password/PIN code;
- Keep You username, password and PIN a secret;
- Access our Online banking only through our official web-page;
- Log out of e-b@nking if You are leaving Your PC;
- Do not forward You username, password or PIN through e-mail or store it in digital form on Your devices;

If Your digital certificate is compromised in any way (or You believe it to be), meaning there is a real possibility of miss-using Your digital certificate to sign transaction (payment order). In this case **IMMEDIATELY** notify our Call Center, to deactivate compromised certificate and to receive instructions on how to issue a new one.



Support

If You are facing an issue or You cannot perform some of the steps listed in this manual, as well as for any other assistance, please contact us via EuroPHONE number: 0800 1111 44² (option 6) or You can also contact us via e-mail: esupport@eurobank.rs

For calls from abroad or from telephone not supporting tone dial or from Your mobile number please contact us via number: +381 (11) 2023 353³.

EuroPHONEsupport hoursare 24/7 every day of the week!

² Free of charges

³ These calls are charged with standard fees of Your operator

Computer settings

Before You start using onlinebanking services, You need to make specific setting on Your computer. In case You are not able to do any of the listed steps, please contact Your system administrator or tech support.

Following steps are prerequisites:


- Internet Explorer settings
- Java™ application install


Internet Explorer settings

In order to use our services please check / make following setting on Your Internet Explorer⁴;

1. Open Internet Explorer
2. Open option *Tools/Internet Options*
3. Select card *Security*
4. Select *Internet* and set security level to 'Default Level'
5. Select *Trusted Sites*
6. Click on *Sites* and add following address: <https://ebank.eurobank.rs>
7. Set *Trusted Sites* security level at *Default Level*
8. Apply all changes You made by clicking on *Apply* and close all Internet Explorer instances

In case web-site: <https://ebank.eurobank.rs> is not added in Trusted Sites, first time You are using certificate issuing or external payment options (that relies on digitally signing transaction with certificate) Internet Explorer will ask You if You want to run Active X control.

 This website wants to run the following add-on: 'Certificate Enrollment Control' from 'Microsoft Corporation'. If you trust the

 This website wants to run the following add-on: 'Java(TM) SE Runtime Environment 6 Update 16' from 'Sun Microsystems, Inc.'. If

Click on this info-bar and select option *Run Add-on* in order to activate these options which are necessary during Your work in application

NOTE: By running Add-on Your session will be terminated and You will have to log into system again.

You can download latest version of Internet Explorer-a from official MS web-site: www.microsoft.com

⁴These settings are valid for all versions of Internet Explorer-a, but we recommend using Internet Explorer 8 or 9.



Java™ application instalation

You can find latest Java™ application from www.java.com

You can download all mentioned applications from official web-site of the bank:
www.eurobank.rs

Computer setup with listed settings will insure security and fast response.



System Login

1. Open Internet Explorer
2. Go to our official web-site: www.eurobank.rs
3. Click on eBanking login
4. Enter Your username (CIF) and password from the envelope You received during registration[Password]
5. Select Your language
6. Press button *Prijava*

NOTE: You can access our login page directly by typing following address: <https://ebank.eurobank.rs/>

After initial log in, system will ask You to change Your password and then Your certificate password. Passwords You received in secured envelope (PIN mailer) have to be changed with new password with following minimum security criteria:

- Password must have between 8 and 10 characters;
- Password must have at least one Capital letter;
- Password must have at least one number;
- Password must have at least 3 small letters;

In case You type incorrect password 3 times Your account will be locked automatically. To unlock Your account please contact us via Euro PHONE 0800 1111 44. In case You forgot Your password You must visit nearest branch and fill in Request for password reset (*Zahtev za promenulozinke*).

NOTE: For Your security, system will ask You for password change every 6 months.

Application navigation

Eurobank eBanking is designed to provide You with efficient and simple navigation. For this reason it is split in 4 categories:

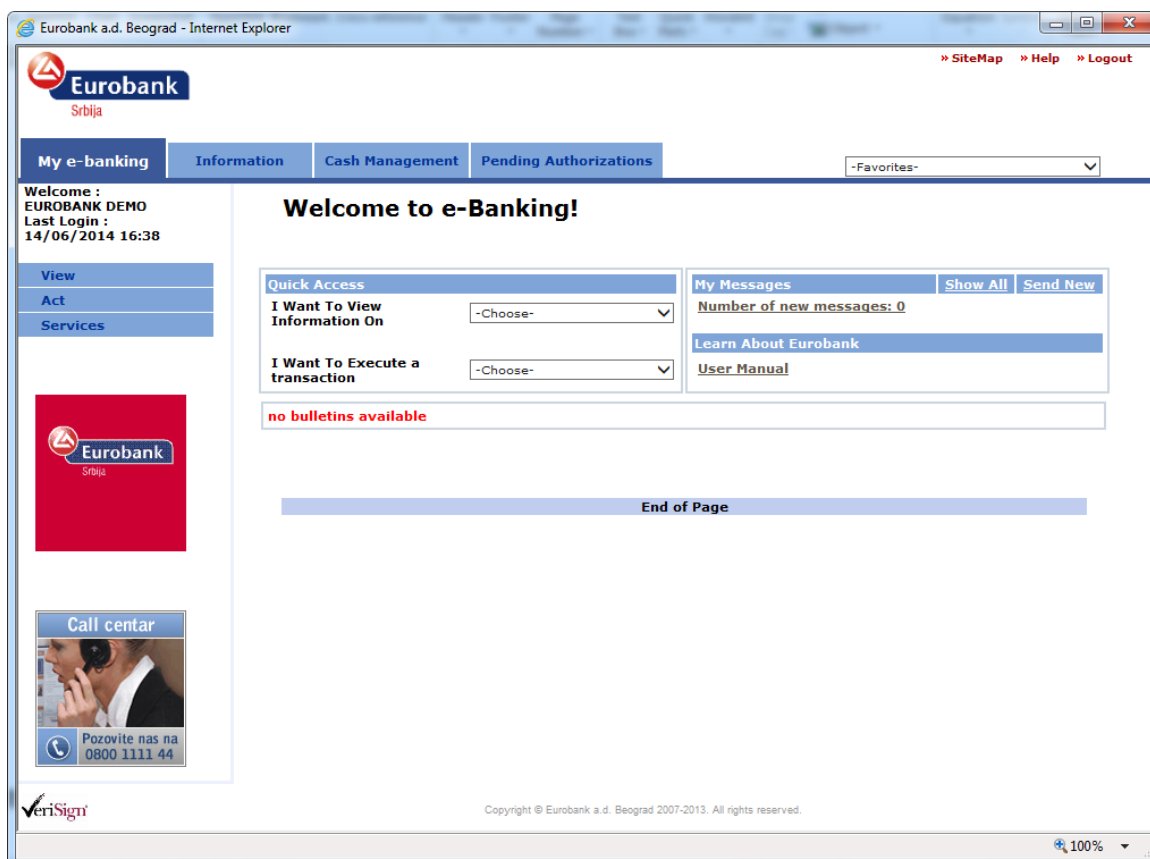
- My e-banking
- Information
- Funds transfer
- Unauthorized transactions

Each of listed categories comprises of additional options to overview, payments and other services

My e-banking

First option available to You is 'My e-banking'. This page presents You with all basic information like: last login time, number of new messages, important notifications, number of unauthorized orders;

From main page, through fast links You can navigate directly to funds transfer, statements, account activity and other useful options.



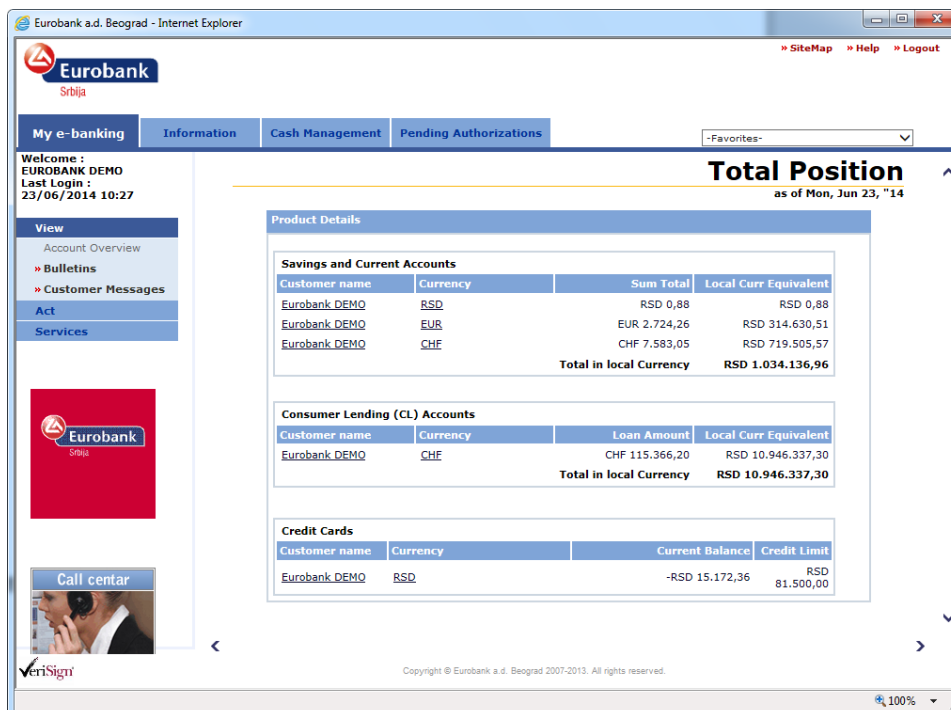
On page "My e-banking" You can find available following additional options:

- View
 - Account overview
 - Bulletins
 - Customer Messages
- Act
 - Change Password
 - Account labels
 - Look and feel
 - Digital Certificates
 - Favorites
- Services
 - Forex Rates Inquiry



Account Overview

Account overview is option, allowing You to view balances of all You savings & current accounts, loans and credit cards. Amounts displayed present sum of all accounts in specific currency, all loans as well as all credit cards. You can view all accounts and loans in foreign currency in RSD as well, based on current exchange rate of the bank.



The screenshot shows the 'Total Position' page in the Eurobank Internet Banking interface. The page displays a summary of the user's financial position as of Monday, June 23, 2014. The interface includes a navigation menu on the left with options like 'View', 'Act', and 'Services'. The main content area is titled 'Product Details' and contains three tables: 'Savings and Current Accounts', 'Consumer Lending (CL) Accounts', and 'Credit Cards'.

Customer name	Currency	Sum Total	Local Curr Equivalent
Eurobank DEMO	RSD	RSD 0,88	RSD 0,88
Eurobank DEMO	EUR	EUR 2.724,26	RSD 314.630,51
Eurobank DEMO	CHF	CHF 7.583,05	RSD 719.505,57
Total in local Currency			RSD 1.034.136,96

Customer name	Currency	Loan Amount	Local Curr Equivalent
Eurobank DEMO	CHF	CHF 115.366,20	RSD 10.946.337,30
Total in local Currency			RSD 10.946.337,30

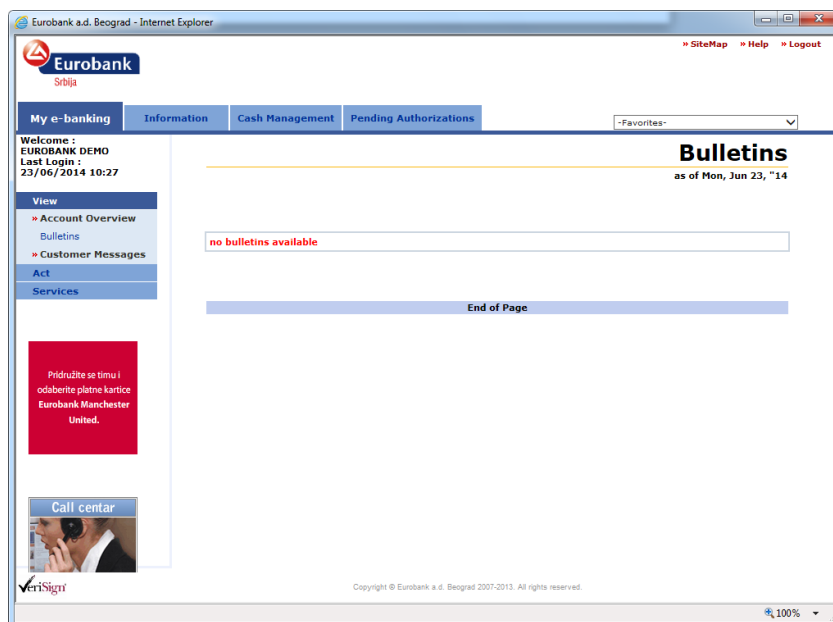
Customer name	Currency	Current Balance	Credit Limit
Eurobank DEMO	RSD	-RSD 15.172,36	RSD 81.500,00

In case You are authorized and can view multiple clients, You can click on preferred customer and in this way retrieve details about accounts for which You are authorized. In same way You can click on preferred currency to retrieve data about all accounts with it.



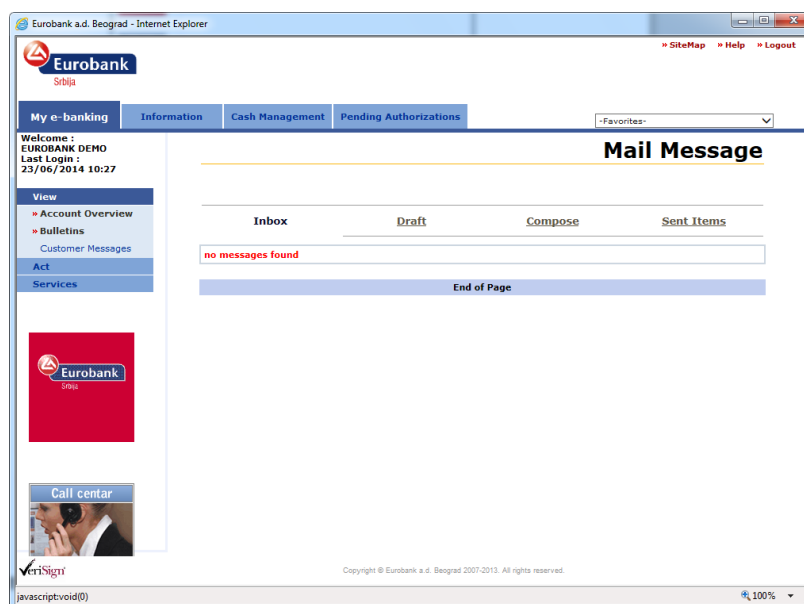
Bulletins

Option "Bulletins" allow You to view all notifications of the Bank which are placed on home page.



Customer messages

Option "Messages" allows You to contact us via short message, so please do so for any help or advise that our Helpdesk can provide



With this option You will have overview of Your received messages, prepared messages [Draft] and messages You have already sent.

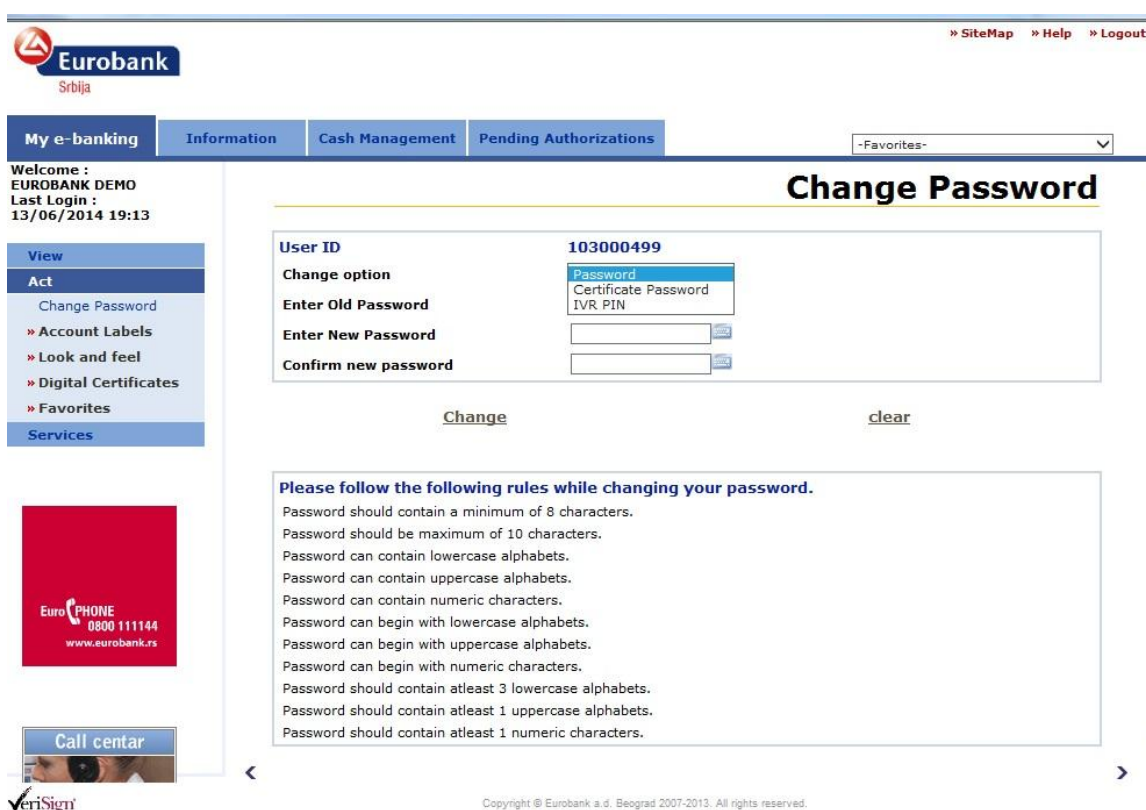
To send a message, first please compose one by pressing Compose and then enter a subject and message text. Your message will be delivered to us, once You press "Send"

On home page You can view number of new messages that were sent to You from Help Desk.



Change password

If You suspect that You password is compromised in any way, You can change it through "Change Password" option to prevent it being misused.



The screenshot shows the Eurobank Internet Banking interface. At the top, there's a navigation bar with 'My e-banking', 'Information', 'Cash Management', and 'Pending Authorizations'. A 'Welcome' message on the left identifies the user as 'EUROBANK DEMO' with a last login of '13/06/2014 19:13'. A sidebar menu lists options like 'Change Password', 'Account Labels', 'Look and feel', 'Digital Certificates', and 'Favorites'. The main content area is titled 'Change Password' and contains a form with the following fields: 'User ID' (103000499), 'Change option' (a dropdown menu with 'Password', 'Certificate Password', and 'IVR PIN' selected), 'Enter Old Password', 'Enter New Password', and 'Confirm new password'. Below the form are 'Change' and 'clear' buttons. A box below the form lists password rules: minimum 8 characters, maximum 10 characters, must contain lowercase and uppercase alphabets, numeric characters, and must start with a lowercase or uppercase letter. It also specifies at least 3 lowercase letters, 1 uppercase letter, and 1 numeric character. At the bottom, there's a 'Call center' button and a 'VeriSign' logo.

Other than changing the login password You can also change Your Certificate password or IVR PIN.

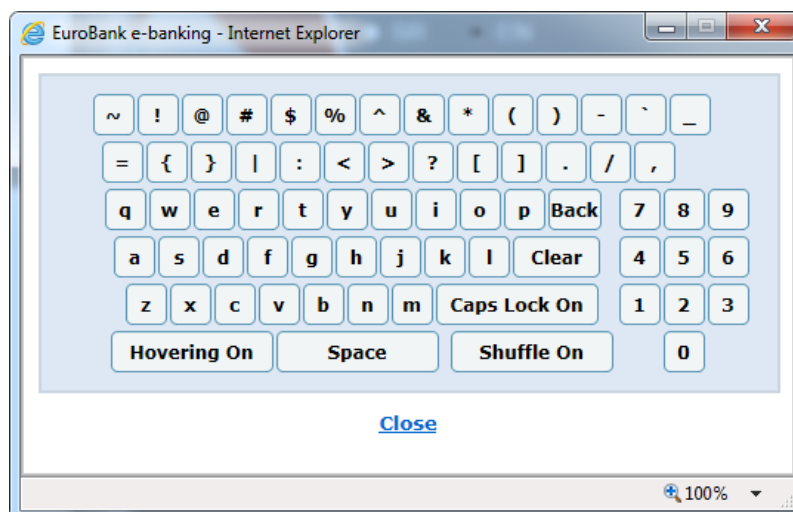
You change the password by filling in field "Enter Old Password" with current one, and fields "Enter New Password" and "Confirm new password" with new password that must comply with following minimal safety standards:

- Password must have between 8 and 10 characters;
- Password must have at least one Capital letter;
- Password must have at least one number;
- Password must have at least 3 small letters;

- New password must be different than previous 3 You used;


After filling in the fields You continue by pressing "Change" and if You entered data correctly, You will receive message: "The password for user **YOUR USERNAME** has been changed successfully."

In case You are accessing our application from some other device that store typed in values we recommend You use our virtual keyboard by pressing small keyboard right of the password field:



Account labels


This option allows You to associate Your own account description for Your accounts.


» SiteMap » Help » Logout

My e-banking | Information | Cash Management | Pending Authorizations | -Favorites-

Welcome : EUROBANK DEMO
Last Login : 14/06/2014 11:16

View
Act
» Change Password
Account Labels
» Look and feel
» Digital Certificates
» Favorites
Services



Account Labels

as of Sat, Jun 14, '14

Current Accounts			
Account Number	Account Branch	Accounts Nick Name	
250103000499100108 - ACDESC 250103000499100108	EUROBANK AD 103	My Account X	Modify Save
250103000499101175 - ACDESC 250103000499101175	EUROBANK AD 103		Modify Save

Saving Accounts			
Account Number	Account Branch	Accounts Nick Name	
250103000062201050 - No account description available	EUROBANK AD 103		Modify Save
250167000001201049 - ACDESC 250167000001201049	EUROBANK AD TC USCE		Modify Save

End of Page

Account Nick Name can be changed by pressing command "Modify", entering Your new description and pressing command "Save".

Description changed in this way will be presented in all screens of eBanking application where specific account is shown.




Look and Feel

You can use this option to adjust and personalize color schemes for entire application. Default schema set is "Blue"but You also have available:

Green

Grey

Lila

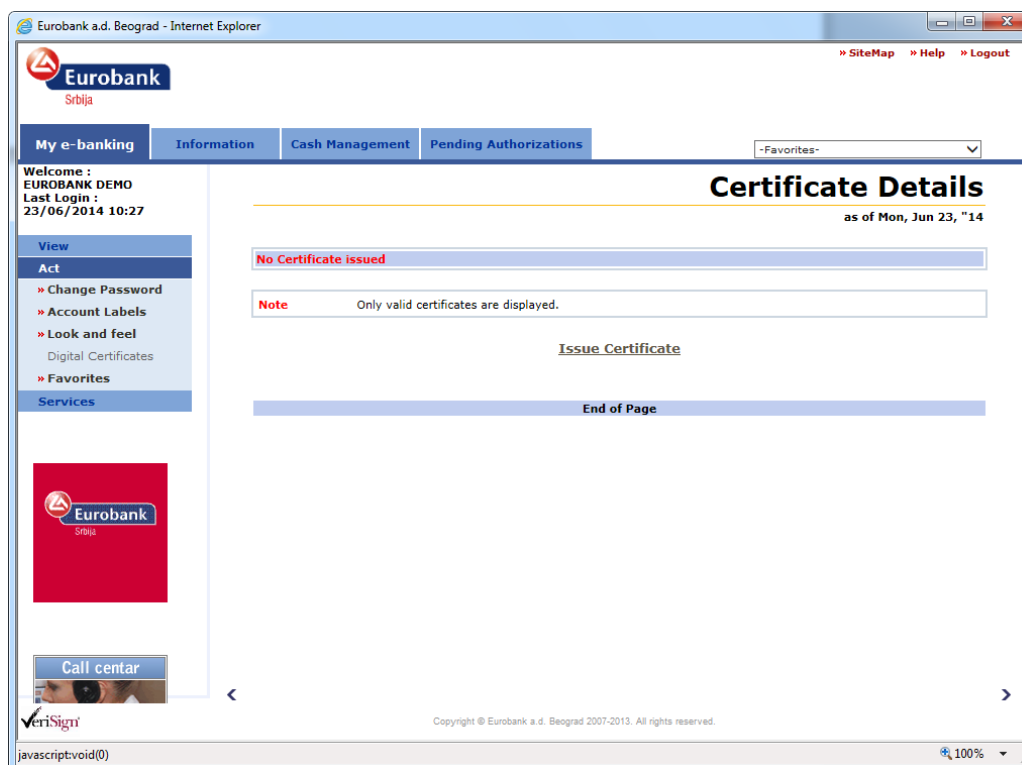


You can apply and view change immediately or on next login or even for current session only, by pressing submit command.



Digital Certificates

In case You want to make external payments with our online banking it is necessary to previously issue valid certificate. Digital certificate represents Your digital signature and guarantees security in working with electronic money transfers.



You can find certificate password inside security envelope You received during registration for eBanking service in the branch (PIN Mailer) right below initial login password **unless You didn't change it already.**

You enter Certificate name You like and that will help You easily recognize it when You are using it in eBanking for transaction signing.

Press "Issue Certificate" to start process of issuing certificate on specific computer. Depending on Your Internet Explorer⁵ settings, it is possible that You will get warning messages asking your permission to store certificate on Your computer, You should confirm them, by pressing YES.

For security reasons, digital certificate is valid for period of one year, at which point You will be warned that it is expiring and will have to issue new one.

Favorites

This option allows You to define shortcuts for electronic banking services You use most often. All shortcuts You create will be displayed in top right corner of the application (Favorites pick list)

⁵Certificate issuance to smart card can be done only with Internet Explorer and You can use the card later on.



The screenshot shows the Eurobank Internet Banking interface. At the top, there's a navigation bar with 'My e-banking', 'Information', 'Cash Management', and 'Pending Authorizations'. Below this, a 'Welcome' message displays 'EUROBANK DEMO' and the last login time '14/06/2014 11:16'. A 'Favorites' section shows 'as of Sat, Jun 14, '14'. The main content area is divided into four columns: 'My e-banking', 'Information', 'Cash Management', and 'Pending Authorizations'. Each column contains a list of links with checkboxes. The 'My e-banking' column includes 'View', 'Act' (Change Password, Account Labels, Look and feel, Digital Certificates), 'Favorites', and 'Services' (Forex Rates Inquiry). The 'Information' column includes 'Accounts' (Account Overview, Bulletins, Customer Messages), 'Act' (Change Password, Account Labels, Look and feel, Digital Certificates, Favorites), 'Loans' (View Loan Details), 'Credit Cards' (View, Statements), and 'Services' (Forex Rates Inquiry). The 'Cash Management' column includes 'Transfers' (Domestic Funds Transfer, Own Account Fund Transfer, FX Buy, FX Sell), 'Payments' (Payment, Automatic Debit Settlement, Automatic Debit Settlement View), and 'Services' (View Funds Transfer, Beneficiary Maintenance, Fund Transfer Template). The 'Pending Authorizations' column includes 'Pending Authorizations' (Pending Transaction List). A 'submit' button is located at the bottom center of the main content area.

In order to add new shortcuts You should check options You like and press "Submit" command. Changes will be active next time You log in.

Information

Section "Information" presents You with info about all Eurobank accounts You are authorized to, and loans and credit cards if You have them.

Startup option You will get when pressing Information menu is Account Activity but You can also find number of different options in menu (left section of the screen):

- Accounts
 - Account Activity
 - Account Details
 - Account Summary
 - Periodical Turnover
- Loans
 - View Loan Details
- Credit Cards
 - View
 - Statements

Account Activity

First select account, for which You want to check activity and then number of transactions You want system to display. Default value is 50 transactions

You can also add additional filters for system search: date, amount, only debit or only credit, etc.

Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:02

My e-banking Information Cash Management Pending Authorizations

Accounts
Account Activity
Account Details
Accounts Summary
Periodical Turnover
Loans
Credit Cards

Call center
Pozovite nas na 0800 1111 44

Account Activity

as of Sat, Jun 14, '14

Select Account: 250103000499100108 - ACDESC 250103000499100108 Display Last 30 transactions

To search for specific transactions, please use Advance Search below.

Advance Search

Duration: Start Date (d/m/yyyy): 15/03/2014 End Date (d/m/yyyy): 14/06/2014 Last 3 months

From Amount: To Amount:

Debit / Credit: Both Debit and Credit Reference No.:

Sort Order: Descending Sort By Field Name: Posting Date

Advanced Search Criteria

Transaction Type: = APS And Add Delete

View Print Download

Tips
Maximum number of transactions that can be viewed for a given period is 1000.
The maximum allowed interval for the transactions to be viewed per one request is 3 months.
In Advanced Search criteria sign "=" can be used as a special character.
Example1: Beneficiary name = "BANK" will return all transactions where customer name contains word "BANK" (if any).
Example2: Beneficiary Account No = "123456" will return all transactions where customer account no. contains "123456" (if any).
Also, it is possible to create complex search criteria by using logical operators AND and OR.
Example: Beneficiary name = "BANK" AND/OR Beneficiary Account No = "350"

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System will return 20 transactions per page and to help You to help You visually distinguish debits / credits, they are presented in **red** / **green** color

Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:02

My e-banking Information Cash Management Pending Authorizations

Accounts
Account Activity
Account Details
Accounts Summary
Periodical Turnover
Loans
Credit Cards

Call center
Pozovite nas na 0800 1111 44

Account Activity

as of Sat, Jun 14, '14

Account Number	Current Balance	Start Date	Sort Order	Sort By Field Name	Balance Available	End Date	Debit / Credit
250103000499100108 - ACDESC 250103000499100108	RSD 0,88	01/12/2013	Descending	Posting Date	RSD 0,88	10/01/2014	Only Debit

Posting Date	Value Date	Reference No.	Other Side Account No And Name	Code	Transaction Type	Payment Purpose	Amount
10/01/2014	10/01/2014	000ZCLR14010061Y		DIN	Card transactions	416993 - SNEZANA STANIC DOO.BEOGRAD RS	RSD 568,00
10/01/2014	10/01/2014	1030EIC140100006	265110031000063390 Merkator-S	221	Other payments	Promet robe i usluga - finalna potrosnja	RSD 23.639,26
10/01/2014	10/01/2014	1030EIC140100006	265110031000063390 Merkator-S	221	Fees and commissions	Promet robe i usluga - finalna potrosnja	RSD 3,50
08/01/2014	08/01/2014	1030EIC140080002	265104031000049722 Telenor doo	221	Other payments	Racun internet Decembar	RSD 1.390,00
08/01/2014	08/01/2014	1030EIC140080002	265104031000049722 Telenor doo	221	Fees and commissions	Racun internet Decembar	RSD 3,50
08/01/2014	08/01/2014	1030EIC140080003	265104031000049722 Telenor doo	221	Other payments	Racun za Decembar	RSD 1.422,57
08/01/2014	08/01/2014	1030EIC140080003	265104031000049722 Telenor doo	221	Fees and commissions	Racun za Decembar	RSD 3,50
08/01/2014	08/01/2014	1030EIC140080001	265104031000049722 Telenor doo	221	Other payments	Racun Decembar	RSD 1.187,00
08/01/2014	08/01/2014	1030EIC140080001	265104031000049722 Telenor doo	221	Fees and commissions	Racun Decembar	RSD 3,50
03/01/2014	03/01/2014	103ZACT1400301N3		703	Interest	REDOVNA KAMATA	RSD 4.809,42
03/01/2014	03/01/2014	103ZACT1400301N3		704	Loans - principal	GLAVNICA KREDITA	RSD 33.168,40
31/12/2013	31/12/2013	000ZCLR133650ABT		DIN	Card transactions	01844300462303 - 242 RIPANJ,BEOGRAD RS	RSD 152,21
30/12/2013	30/12/2013	000ZCLR133640NOV		DIN	Card transactions	01002700030360 - CASH & CARRY BEOGRA,BEOGRAD RS	RSD 697,00
30/12/2013	30/12/2013	000ZCLR133640IQG		DIN	Card transactions	264130 - ZAR PEKARA,BEOGRAD RS	RSD 473,44
30/12/2013	30/12/2013	000ZCLR133640IM8		DIN	Card transactions	264130 - ZAR PEKARA,BEOGRAD RS	RSD 276,00
30/12/2013	30/12/2013	000ZCLR133640HT0		DIN	Card transactions	118826 - LAV AUTO II,BEOGRAD RS	RSD 320,00
30/12/2013	30/12/2013	000CCEB133640024	250103000499101175 000CCEB133640024		Internal payments	000CCEB133640024000CCEB133640024	RSD 25.218,80
30/12/2013	30/12/2013	103ZATH13364002N		DIN	Card transactions	EUROBANK A.D. - MACVANSKA 3	RSD 1.000,00

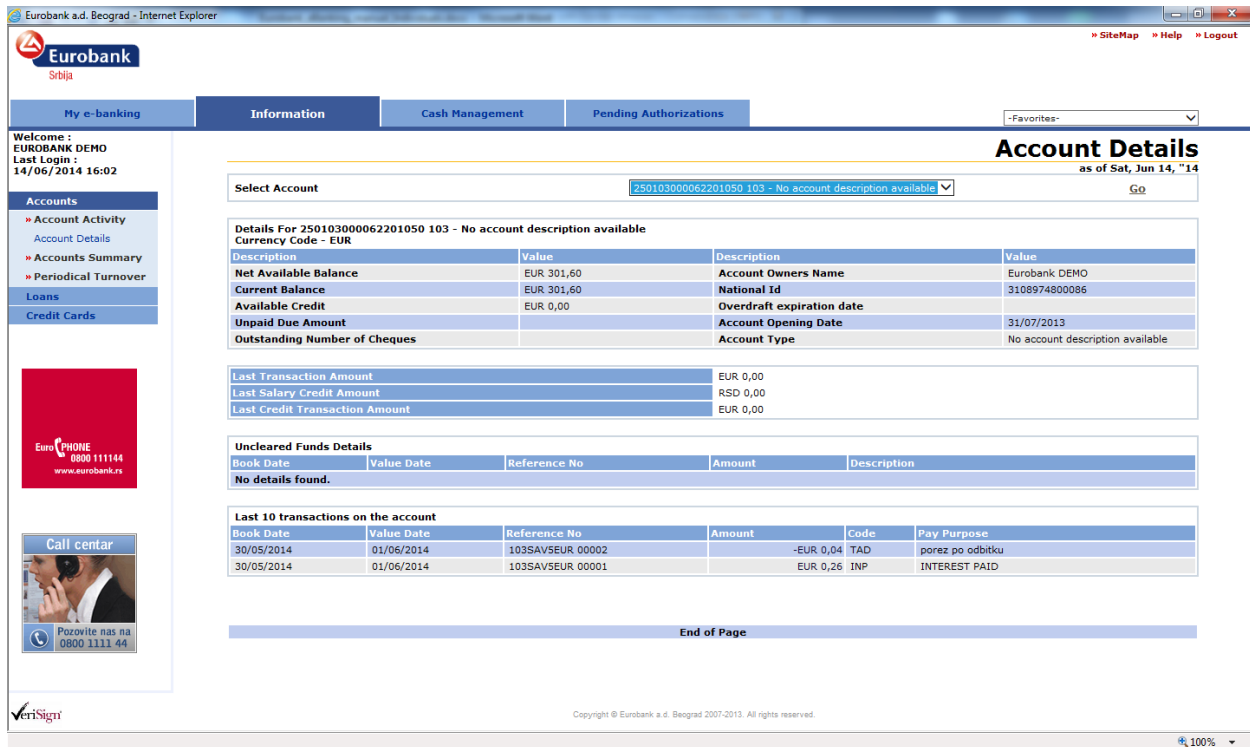
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Account Details

Account Details present You with detailed information for each account You are

authorized to. From pick list You should select specific account and press "Go" to retrieve all account details.



Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:02

Account Details
as of Sat, Jun 14, '14

Select Account: 250103000062201050 103 - No account description available

Details For 250103000062201050 103 - No account description available
Currency Code - EUR

Description	Value	Description	Value
Net Available Balance	EUR 301,60	Account Owners Name	Eurobank DEMO
Current Balance	EUR 301,60	National Id	3108974800086
Available Credit	EUR 0,00	Overdraft expiration date	
Unpaid Due Amount		Account Opening Date	31/07/2013
Outstanding Number of Cheques		Account Type	No account description available

Description	Value
Last Transaction Amount	EUR 0,00
Last Salary Credit Amount	RSD 0,00
Last Credit Transaction Amount	EUR 0,00

Uncleared Funds Details

Book Date	Value Date	Reference No	Amount	Description
No details found.				

Last 10 transactions on the account

Book Date	Value Date	Reference No	Amount	Code	Pay Purpose
30/05/2014	01/06/2014	103SAVSEUR 00002	-EUR 0,04	TAD	porez po odbitku
30/05/2014	01/06/2014	103SAVSEUR 00001	EUR 0,26	INP	INTEREST PAID

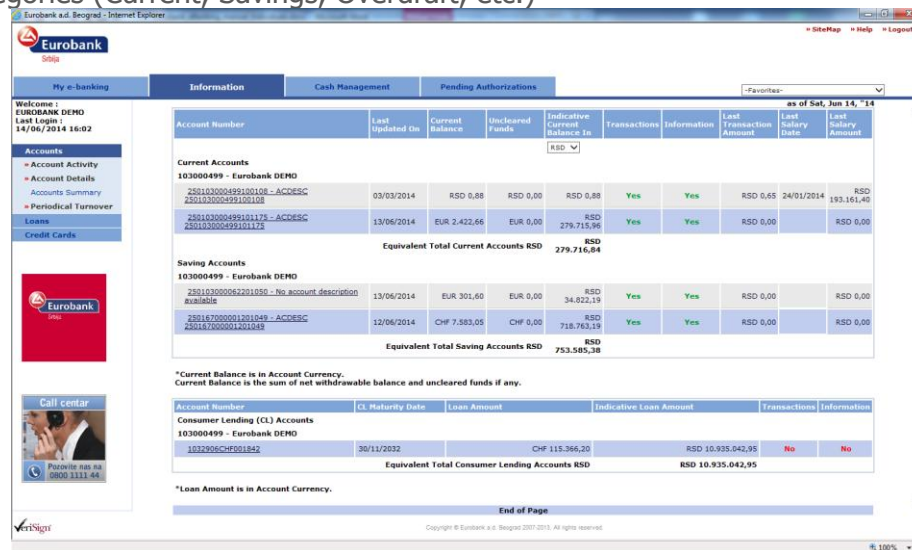
End of Page

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Account Summary

Account summary allows You to see list of all accounts You are authorized to, grouping them in categories (Current, Savings, Overdraft, etc.)



Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:02

Account Summary
as of Sat, Jun 14, '14

Account Number	Last Updated On	Current Balance	Uncleared Funds	Indicative Current Balance	Transactions	Information	Last Transaction Amount	Last Salary Date	Last Salary Amount
Current Accounts									
103000499 - Eurobank DEMO									
250103000499100108 - ACQESC	03/03/2014	RSD 0,88	RSD 0,00	RSD 0,88	Yes	Yes	RSD 0,65	24/01/2014	RSD 193.161,40
250103000499100108									
250103000499101175 - ACQESC	13/06/2014	EUR 2.422,66	EUR 0,00	RSD 279.715,96	Yes	Yes	RSD 0,00		RSD 0,00
250103000499101175									
Equivalent Total Current Accounts RSD 279.716,84									
Saving Accounts									
103000499 - Eurobank DEMO									
250103000062201050 - No account description available	13/06/2014	EUR 301,60	EUR 0,00	RSD 34.822,19	Yes	Yes	RSD 0,00		RSD 0,00
250167000001201049 - ACQESC	12/06/2014	CHF 7.583,05	CHF 0,00	RSD 718.763,19	Yes	Yes	RSD 0,00		RSD 0,00
250167000001201049									
Equivalent Total Saving Accounts RSD 753.585,38									

* Current Balance is in Account Currency.
Current Balance is the sum of net withdrawable balance and uncleared funds if any.

Account Number	CL Maturity Date	Loan Amount	Indicative Loan Amount	Transactions	Information
Consumer Lending (CL) Accounts					
103000499 - Eurobank DEMO					
1032206CHF001242	30/11/2032	CHF 115.366,20	RSD 10.935.042,95	No	No
Equivalent Total Consumer Lending Accounts RSD 10.935.042,95					

* Loan Amount is in Account Currency.

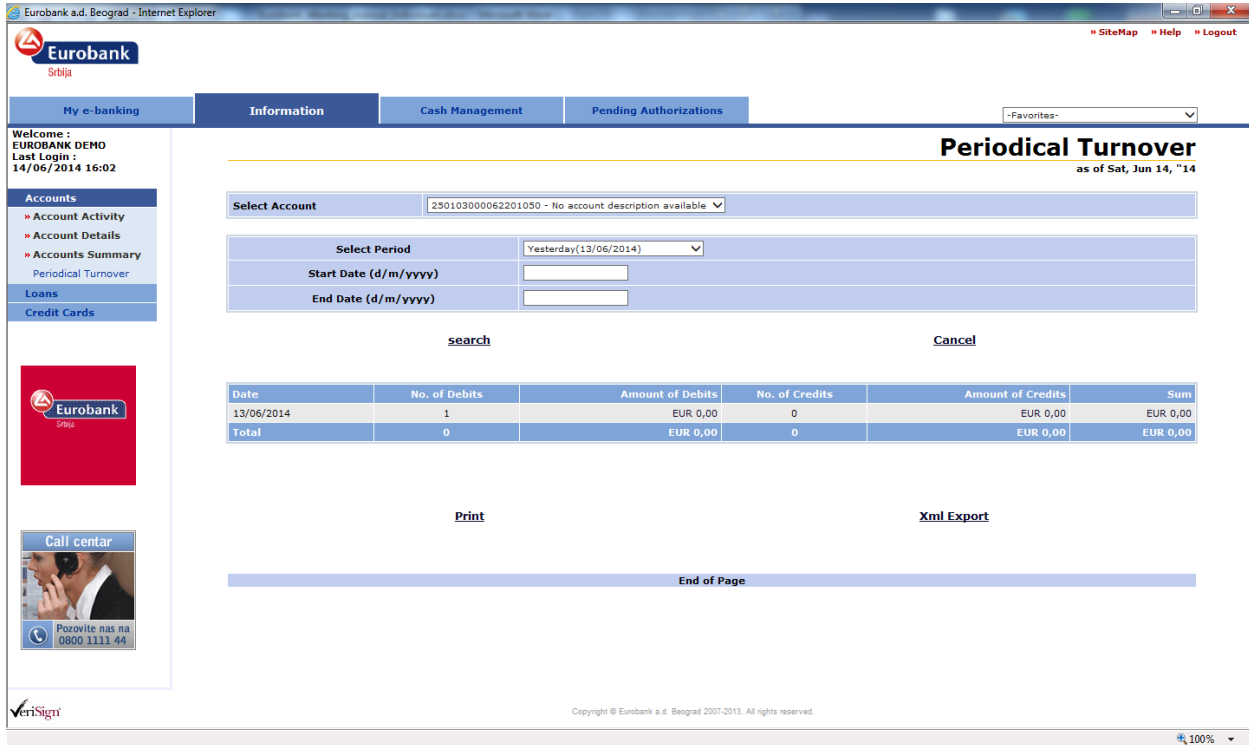
End of Page

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Periodical Turnover

Periodical Turnover presents You with list of all debits and credits for specific account in period You select. After selecting account, You can either type in specific period or select one from drop down menu and then press search:



The screenshot shows the Eurobank Internet Banking interface. The main heading is "Periodical Turnover" with a subtext "as of Sat, Jun 14, '14". The page includes a navigation menu on the left with options like "My e-banking", "Information", "Cash Management", and "Pending Authorizations". The "Information" tab is selected. The main content area has a "Select Account" dropdown menu showing "250103000062201050 - No account description available". Below this is a "Select Period" dropdown menu showing "Yesterday(13/06/2014)". There are input fields for "Start Date (d/m/yyyy)" and "End Date (d/m/yyyy)". A "search" button is present, along with a "Cancel" button. Below the search area is a table showing transaction details:

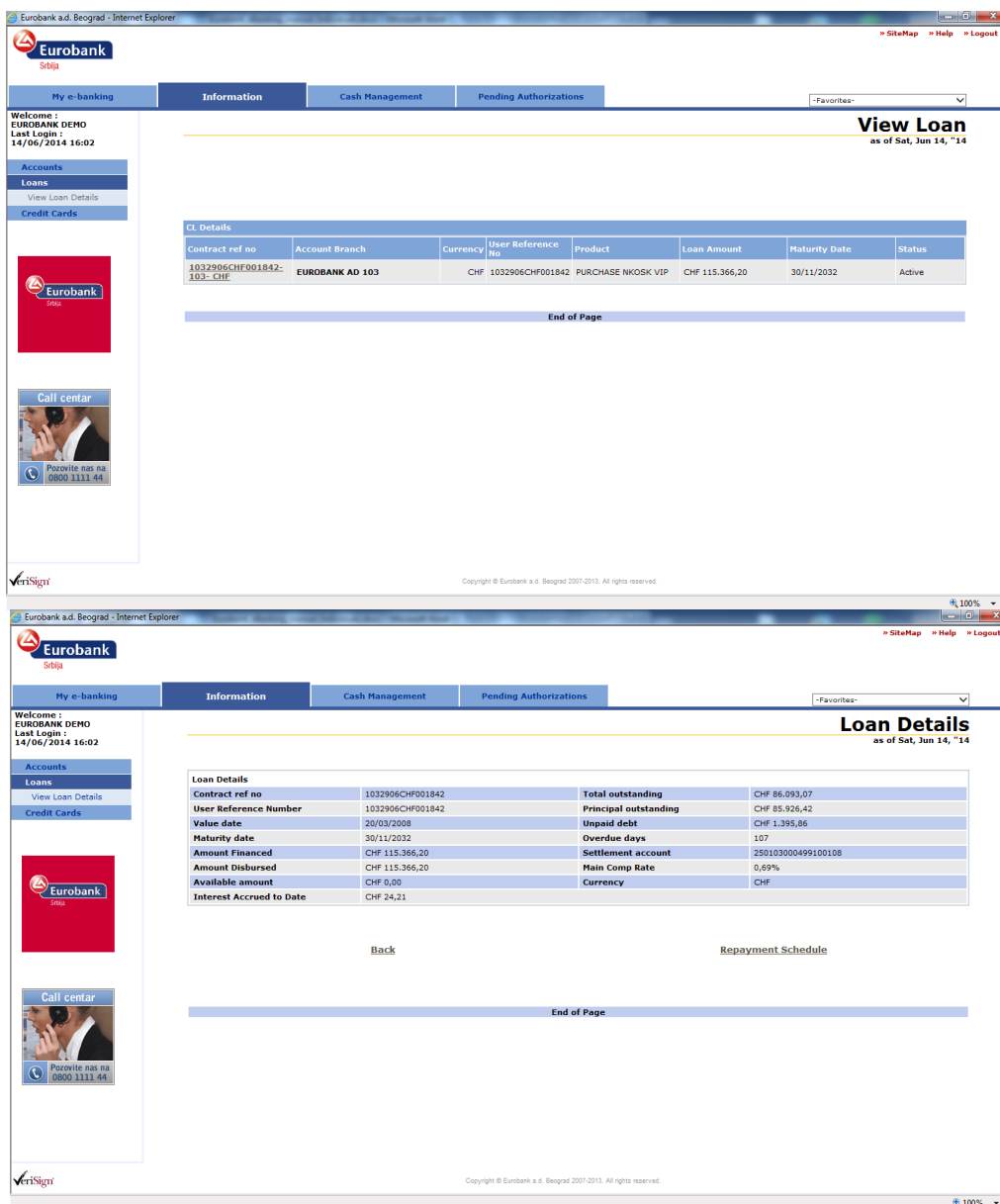
Date	No. of Debits	Amount of Debits	No. of Credits	Amount of Credits	Sum
13/06/2014	1	EUR 0,00	0	EUR 0,00	EUR 0,00
Total	0	EUR 0,00	0	EUR 0,00	EUR 0,00

Below the table are buttons for "Print" and "Xml Export". The page ends with "End of Page". The footer includes "Copyright © Eurobank a.d. Beograd 2007-2013. All rights reserved." and a "100%" zoom level indicator.



Loans

View Loan Details allows You to view all listed Loans. From this screen You can further select specific loan by selecting "Contract Ref no" and view full loan details, including repayment Schedule:



The screenshot displays the Eurobank Internet Banking interface in Internet Explorer. The top navigation bar includes 'My e-banking', 'Information', 'Cash Management', and 'Pending Authorizations'. A sidebar on the left contains links for 'Accounts', 'Loans', 'View Loan Details', and 'Credit Cards'. The main content area is titled 'View Loan as of Sat, Jun 14, '14' and shows 'CL Details' for a loan with contract ref no 1032906CHF001842-103-CHF. The table below provides loan specifics:

Contract ref no	Account Branch	Currency	User Reference No	Product	Loan Amount	Maturity Date	Status
1032906CHF001842-103-CHF	EUROBANK AD 103	CHF	1032906CHF001842	PURCHASE NKOSK VIP	CHF 115,366,20	30/11/2032	Active

Below the table is a 'Back' link and a 'Repayment Schedule' link. The page ends with 'End of Page'.

The second screenshot shows the 'Loan Details' page for the same loan. It includes a table with the following data:

Loan Details	
Contract ref no	1032906CHF001842
User Reference Number	1032906CHF001842
Value date	20/03/2008
Maturity date	30/11/2032
Amount Financed	CHF 115,366,20
Amount Disbursed	CHF 115,366,20
Available amount	CHF 0,00
Interest Accrued to Date	CHF 24,31
Total outstanding	CHF 86,093,07
Principal outstanding	CHF 85,926,42
Unpaid debt	CHF 1,395,86
Overdue days	107
Settlement account	250103000499100108
Main Comp Rate	0,69%
Currency	CHF

Navigation links 'Back' and 'Repayment Schedule' are present below the table.



Credit Cards

This option allows You to view balance of any of Your Eurobank Credit Cards:

Eurobank a.d. Beograd - Internet Explorer

Eurobank Srbija

My e-banking Information Cash Management Pending Authorizations

Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:02

Accounts
Loans
Credit Cards
View
Statements

EuroPHONE
0800 111144
www.eurobank.rs

Call center
Pozovite nas na
0800 1111 44

Credit Card Inquiry

as of Sat, Jun 14, '14

Select Card **4173 76XX XXXX 8010** Go

Details For 4173 76XX XXXX 8010			
Description	Value	Description	Value
Embossing Name	Scrembname	Credit Card Status	Active
Credit Card Account No	4173760345648000	Participant Type	Primary Card
Card Type Description	SE VISA CLASSIC	Card Expiry Date	31/10/2016
Credit Limit	RSD 10.000,00	Available Balance	RSD 621,45
Minimum Due Amount From Last Statement	RSD 810,75	Due Date of Last Statement	30/06/2014
Card Balance	RSD -9.378,55		

Hints
The information shown is for the end of the last working day

End of Page

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From Select Card drop down menu You can select specific Credit Cardfor which You need details. From information You can see: Card balance, Credit Limit, Card Expiry Date, Minimum Due Amount From Last Statement, etc.

Eurobank a.d. Beograd - Internet Explorer

Eurobank Srbija

My e-banking Information Cash Management Pending Authorizations

Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:02

Accounts
Loans
Credit Cards
View
Statements

Eurobank Srbija

Call center
Pozovite nas na
0800 1111 44

Credit Card Inquiry

as of Sat, Jun 14, '14

Select Card **4173 76XX XXXX 8010** Go

Details For 4173 76XX XXXX 8010			
Description	Value	Description	Value
Embossing Name	Scrembname	Credit Card Status	Active
Credit Card Account No	4173760345648000	Participant Type	Primary Card
Card Type Description	SE VISA CLASSIC	Card Expiry Date	31/10/2016
Credit Limit	RSD 10.000,00	Available Balance	RSD 621,45
Minimum Due Amount From Last Statement	RSD 810,75	Due Date of Last Statement	30/06/2014
Card Balance	RSD -9.378,55		

Hints
The information shown is for the end of the last working day

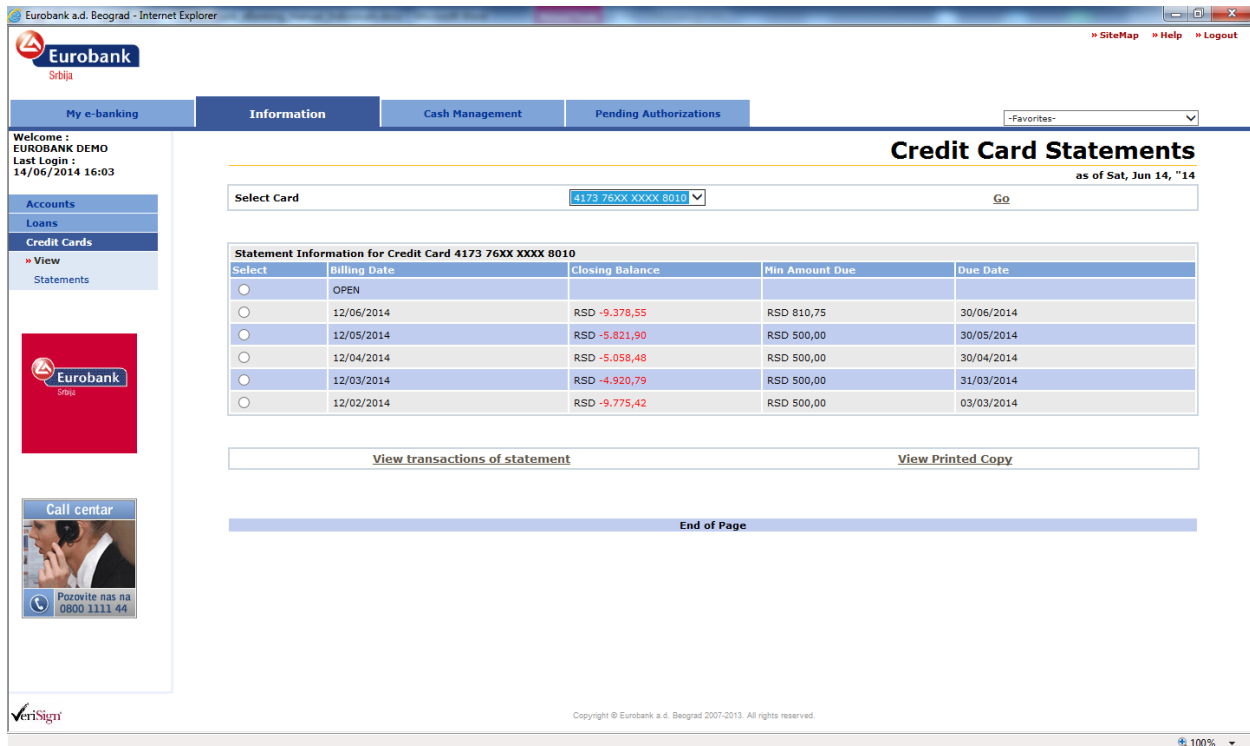
End of Page

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Statements

This option allows You to view or download in PDF, any statement from last 6 months, for any of Your credit cards as well as to check transaction in current month. To view transactions for current month You should select statement with "OPEN" as billing date and press "View transactions of Statements"



The screenshot shows the Eurobank Internet Banking interface. The main navigation bar includes 'My e-banking', 'Information', 'Cash Management', and 'Pending Authorizations'. The left sidebar contains links for 'Accounts', 'Loans', 'Credit Cards', and 'View Statements'. The main content area is titled 'Credit Card Statements' and displays a table of statements for credit card 4173 76XX XXXX 8010. The table includes columns for 'Select', 'Billing Date', 'Closing Balance', 'Min Amount Due', and 'Due Date'. The first row is selected with the 'OPEN' billing date. Below the table are links for 'View transactions of statement' and 'View Printed Copy'. The footer includes the Eurobank logo, a call center contact number (0800 1111 44), and a copyright notice for Eurobank a.d. Beograd 2007-2013.

Select	Billing Date	Closing Balance	Min Amount Due	Due Date
<input checked="" type="radio"/>	OPEN			
<input type="radio"/>	12/06/2014	RSD -9,378,55	RSD 810,75	30/06/2014
<input type="radio"/>	12/05/2014	RSD -5,821,90	RSD 500,00	30/05/2014
<input type="radio"/>	12/04/2014	RSD -5,058,48	RSD 500,00	30/04/2014
<input type="radio"/>	12/03/2014	RSD -4,920,79	RSD 500,00	31/03/2014
<input type="radio"/>	12/02/2014	RSD -9,775,42	RSD 500,00	03/03/2014



Cash Management

Section "Cash Management" refers to all payment types and depending on Your authorization levels may include following options:

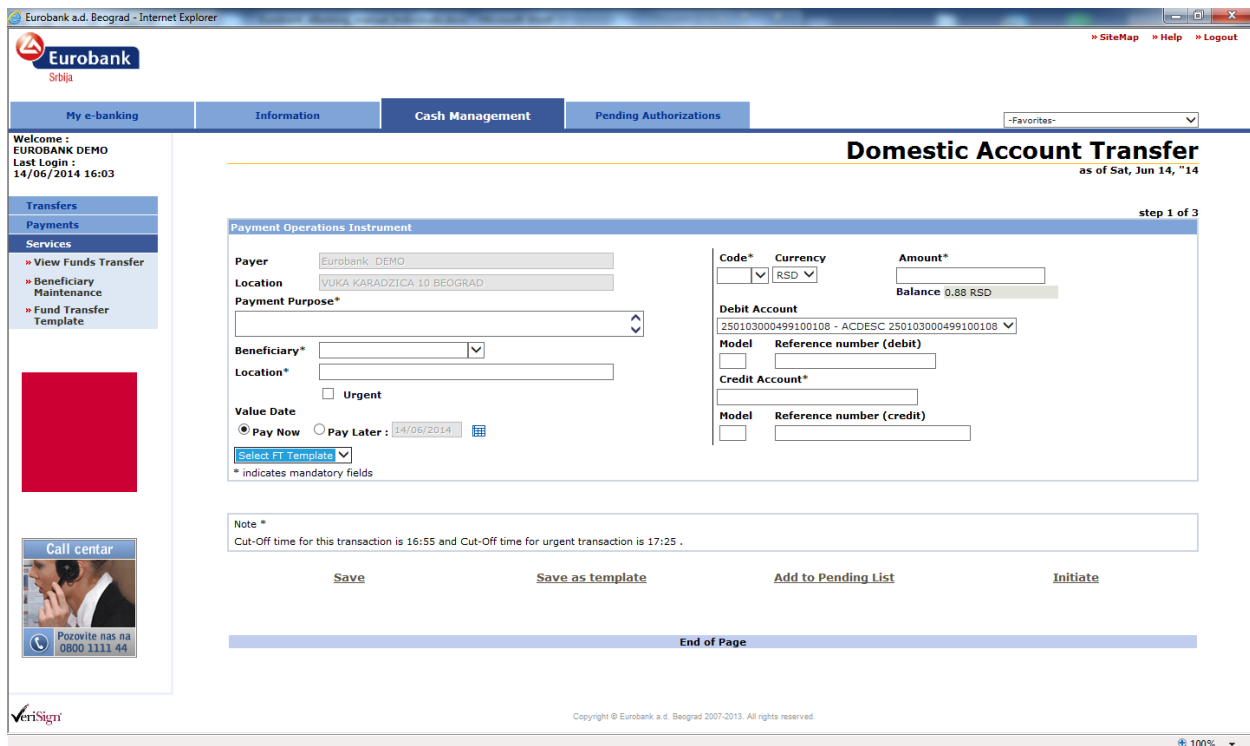
- Transfers
 - Domestic Funds Transfer
 - Own Account Fund Transfer
 - FX Buy
 - FX Sell
- Payments
 - Payment
 - Automatic Debit Settlement
 - Automatic Debit Settlement View
- Services

- View Funds Transfer
- Beneficiary Maintenance
- Fund Transfer Template



Domestic Funds Transfer

This option allows You to perform all payments, both on internal Eurobank accounts and External Payments:



Welcome : EUROBANK DEMO
Last Login : 14/06/2014 16:03

Transfers
Payments
Services
» View Funds Transfer
» Beneficiary Maintenance
» Fund Transfer Template

Call center
Pozovite nas na 0800 1111 44

Domestic Account Transfer
as of Sat, Jun 14, '14

step 1 of 3

Payment Operations Instrument

Payer: Eurobank DEMO
Location: VUKA KARADZICA 10 BEOGRAD
Payment Purpose*:
Beneficiary*:
Location*:
Urgent:
Value Date:
Pay Now Pay Later: 14/06/2014
Select FT Template
* indicates mandatory fields

Code* Currency Amount*
RSD
Balance 0,88 RSD

Debit Account
Model Reference number (debit)
250103000499100108 - ACDESC 250103000499100108
Credit Account*
Model Reference number (credit)

Note *
Cut-Off time for this transaction is 16:55 and Cut-Off time for urgent transaction is 17:25 .

Save Save as template Add to Pending List Initiate

End of Page

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Payment can be performed in 3 steps:

- First You should fill in payment order. Note that all fields marked with * are mandatory. After You fill in the order You should press "Initiate" command.
- In second step You should check filled in data and digital signing of payment order. Before You processed with confirming Your payment order You should note that possible system warnings i.e. "Transaction will be initiated on next working day" in case You are entering Your working order after working hours.

In order to digitally sign specific order, You have to have issued digital certificate and current version of Java™ application (see: *Java Application Installation section of this manual*)

Once You confirm that all payment details You entered are correct You can continue by pressing command "Confirm". At this point Your payment order is sent to our payment system.

Please note that yellow key-lock guarantees safety of Your transactions.

In case that key does not appear, You will not be able to process external payments as some of the recommended setting were not performed or You are missing current Java™ installation.

In case that system reports that No certificate is issued (in text box left of "Confirm" command), please check if You have valid certificate issued on Your computer. In case You are certain that all recommended setting are performed or are having trouble identifying the what is the problem, please contact our Call Center for support and advise.

Beside sending single payment orders, our system allow You to prepare number of them and packet them. This means that You create number of orders, add them in Pending Authorization List and sign them at once through Pending Authorizations screen.



Own Account Fund Transfer

Own account fund transfer is used for funds transfers between accounts You are authorized to without having to sign these transactions with certificate, meaning You can make these kind of transfers from any device You may use.



FX Buy / FX Sell

These options allow You to buy/sell currency (transfer funds between your Foreign currency and RSD accounts). You can process these transactions without having to sign them with certificate.



Payments

Payment option allows You to pay Your credit card installment. You can process these transactions without having to sign them with certificate. By using option Automatic Debit Settlement You can setup minimum amount (or percentage) of credit card debt, that will automatically be settled until You cancel the settlement.



View Funds Transfer

View funds transfer option allows You to view transactions You made, by selecting specific criteria. In addition You can sort results by any column and see specific transaction details by clicking on specific reference/

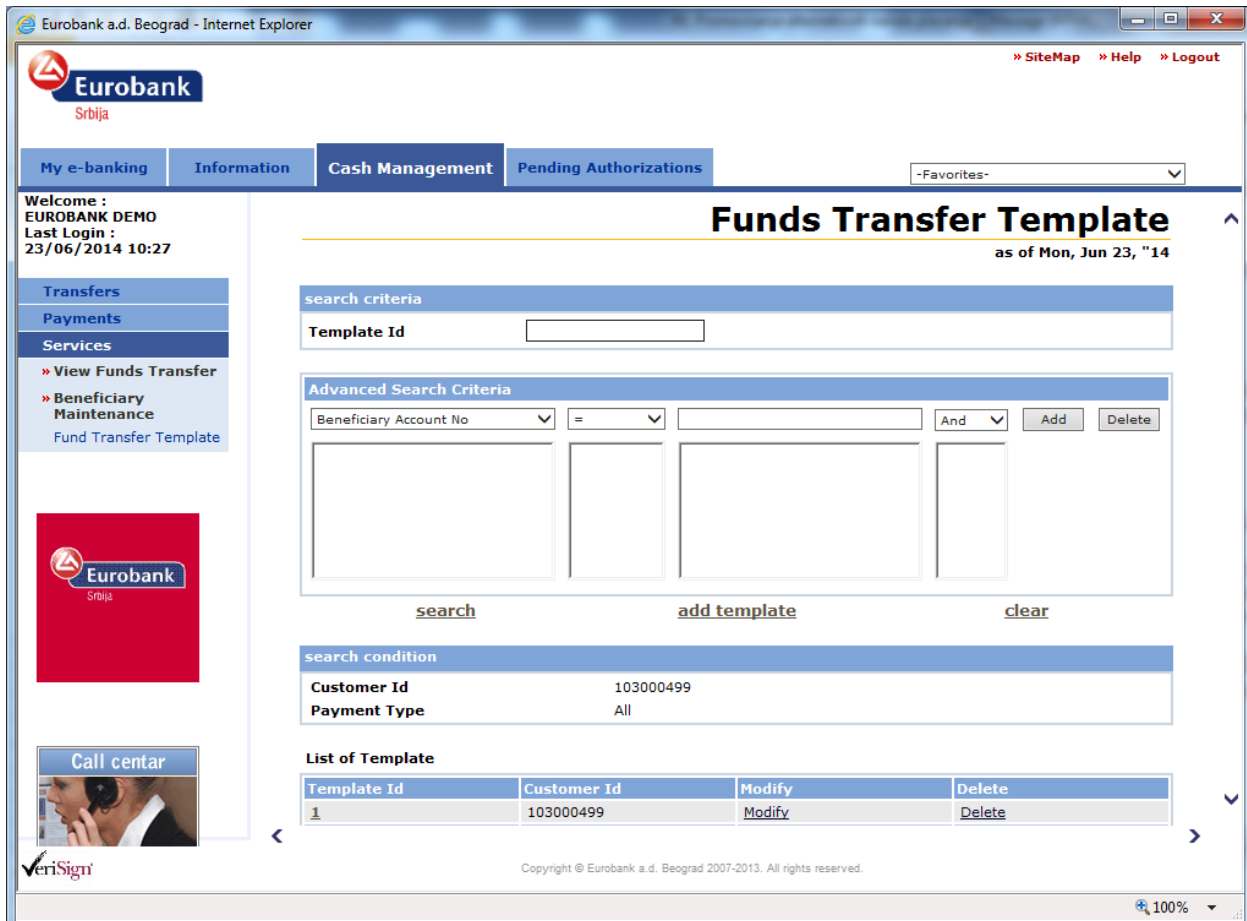
Beneficiary Maintenance

This option allows You to change name, address or account of specific beneficiary by clicking on specific Beneficiary Id. You can also add new beneficiary with option add beneficiary.

Note that You can enter unlimited number of beneficiaries but please while You are entering them do not use special characters i.e. !"#\$(/)= or letters not belonging to English alphabet (i.e. Serbian Cyrillic)

Fund Transfer Template

You can modify or delete specific Template by pressing "modify" or "delete" commands, as well as create new ones by pressing "add template".



The screenshot shows the Eurobank Internet Banking interface in Internet Explorer. The main heading is "Funds Transfer Template" with a sub-header "as of Mon, Jun 23, '14". The page includes a left sidebar with navigation links like "Transfers", "Payments", "Services", "View Funds Transfer", "Beneficiary Maintenance", and "Fund Transfer Template". The main content area has a "search criteria" section with a "Template Id" input field. Below it is an "Advanced Search Criteria" section with a table for filtering by "Beneficiary Account No", "Customer Id", and "Payment Type". At the bottom, there is a "List of Template" table showing one template with ID 1, Customer Id 103000499, and links to "Modify" and "Delete".

Template Id	Customer Id	Modify	Delete
1	103000499	Modify	Delete

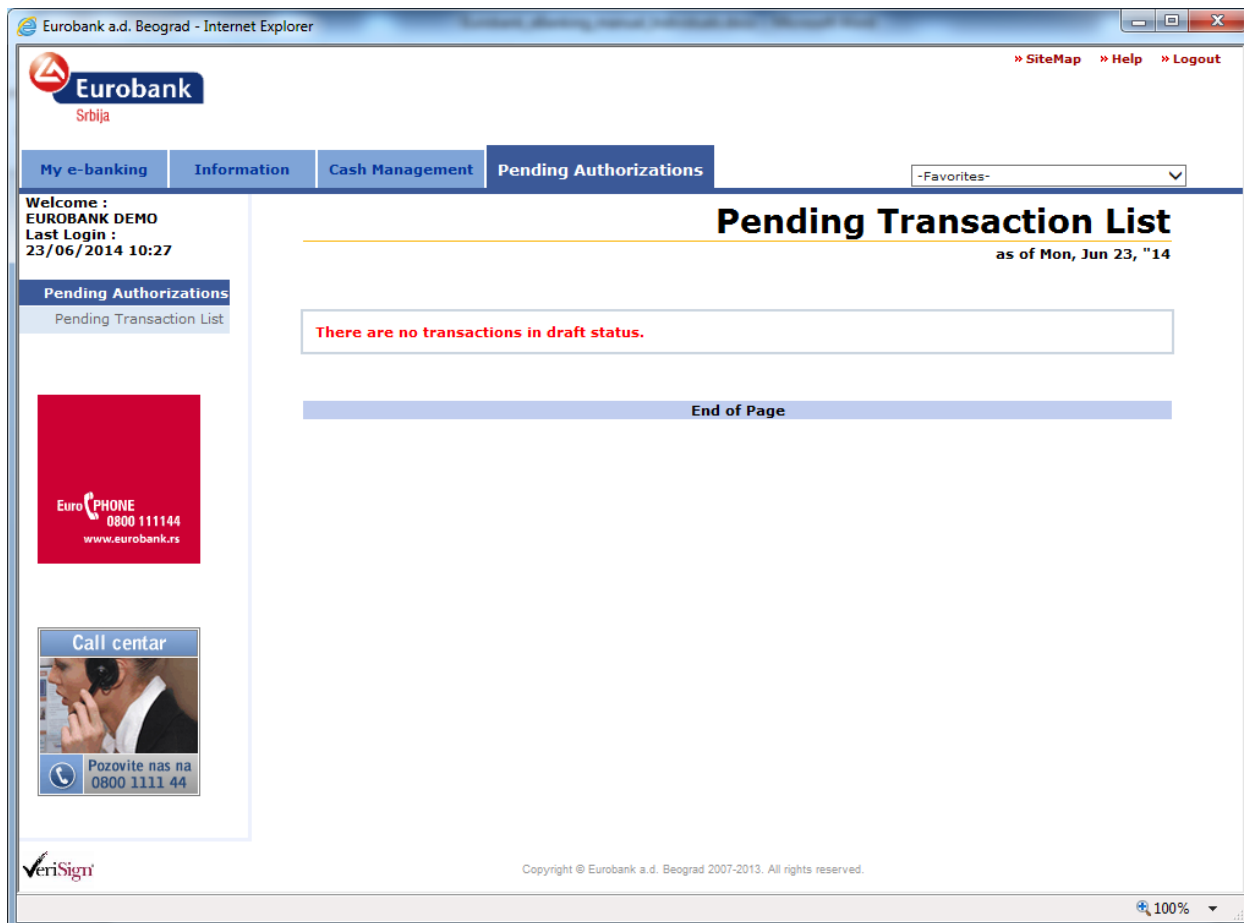
By selecting specific Template Id You will create specific payment order with predefined values You entered in this template (Note You will have to Initiate it before it is processed). We advise You to enter a list of Templates for bills You are paying frequently with as much of order elements You can enter. Processing predefined template will save You a lot of time.

Pending Authorizations

This option allows You to view transaction list or order packages, that are pending authorization.

There are several checks authorization levels for specific order but the simplest and most frequently used one is the open with one account that has both maker and checker options (can create and authorize transaction).

Off course it is also possible to create multiple user accounts that can either create or authorize specific order as well as group signature where 2 or more users have to authorize specific transaction before it is processed. Orders You created by using option "Add to Pending List" You can sign (You can find more detail in section Digital Certificates) and process with option "Pending Transaction List".



The screenshot shows the Eurobank Internet Banking interface in Internet Explorer. The browser title is "Eurobank a.d. Beograd - Internet Explorer". The page header includes the Eurobank Srbija logo and navigation links: » SiteMap, » Help, » Logout. The main navigation bar has tabs: My e-banking, Information, Cash Management, and Pending Authorizations. A "Favorites" dropdown menu is visible. The left sidebar contains a welcome message for "EUROBANK DEMO" with the last login on 23/06/2014 at 10:27, a link to "Pending Authorizations", and a "Call center" section with a phone icon and the number 0800 1111 44. The main content area is titled "Pending Transaction List" with a subtitle "as of Mon, Jun 23, '14". A red message box states "There are no transactions in draft status." Below this is a blue bar with the text "End of Page". The footer includes the VeriSign logo and copyright information: "Copyright © Eurobank a.d. Beograd 2007-2013. All rights reserved." The browser status bar shows a zoom level of 100%.